

Certificate Number: 15111-PAE-DE-034042878

Bankruptcy Case Number: 20-10160



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on February 3, 2020, at 11:03 o'clock PM EST, Alison J. Zarmanian completed a course on personal financial management given by internet by BE Adviser, LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: February 3, 2020 By: /s/Ryan McDonough

Name: Ryan McDonough

Title: Executive Director of Education